

**IN THE UNITED STATES
PATENT AND TRADEMARK OFFICE**

Application No.	:	10/790,895	Confirmation No. 2673
Applicant	:	Mikhail Lotvin, et al.	
Filed	:	March 2, 2004	
Group Art Unit	:	3625	
Examiner	:	Adam L. Levine	
Docket No.	:	14067.0227	
Title	:	Methods and Systems for Electronic Transactions	

Commissioner for Patents
PO Box 1450
Alexandria, Virginia 22313-1450.

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

Pursuant to 37 C.F.R. §1.56, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom. In accordance with 37 C.F.R. 1.97(h), the filing of this Information Disclosure Statement shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in §1.56(b).

This Information Disclosure Statement is being filed before the mailing of a first Office action after the filing of a request for continued examination under §1.114. No certification or fee is required pursuant to 37 C.F.R. §1.97(b)(4).

Respectfully submitted,

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Date: February 23, 2011